

### NEW CLAIMS

7. A method as in claim 5, wherein said one or more of the payor surplus accounts includes sub accounts identifying a plurality of charities, banks, and other sub accounts and the step of transmitting the additional amount includes assigning predetermined portions of the one or more of said surplus accounts to said sub accounts.

8. A system for accumulating credits in surplus accounts from financial transactions between a payor and a payee, comprising:

a network;

a<sup>1</sup> an entry receiving device in the network for receiving entries of an amount due the payee and an amount offered by the payor; and

a depositing station in the network, containing one of said surplus accounts, and coupled to the entry receiving device for receiving at least a portion of the amount offered beyond the amount due and representing additional amount in the one of the payor surplus account;

said entry receiving device being controlled by entities which include the payee, and said depositing station being controlled by entities other than the payee.

9. A system as in claim 8, wherein the depositing station includes payee crediting means for the payee crediting the additional amount to the one of the payor surplus accounts in the hands of a central clearing entity, so that the payee remains neutral to the additional amounts.

10. A system as in claim 9, further comprising a status printer responsive to the status of said surplus accounts.

al 11. A system as in claim 9, wherein said one of said surplus accounts includes sub accounts identifying a plurality of charities, bank, and other financial institutions and the depositing station assigns predetermined portions of said surplus account to said sub accounts.

12. A system as in claim 8, wherein said entry device includes calculating means for calculating the additional amount from predetermined data associated with the surplus account.

13. A system as in claim 12, further comprising a status printer responsive to the status of said surplus account.

14. A system as in claim 12, wherein said surplus account includes sub accounts identifying a plurality of charities, banks, and other financial institutions and said the depositing station assigns predetermined portions of said surplus account to said sub accounts.

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15. A method, comprising:

a step of entering, in a system, a base amount of at least one transaction between a first party and a second party;

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a step of changing the balance of an operating account of the first party on the basis of the amount of at least one transaction;

a step of adjusting the balance of the operating account, on the basis of at least one transaction to form a rounder amount, and the balance of at least one rounder account of the first party on the basis of the adjustment.

16. A method as in claim 7, wherein the adjusting step is performed after each the changing step.

17. A method as in claim 7, wherein the adjusting step is performed after a plurality of changing steps.

18. A method as in claim 7, wherein the step of adjusting the base amount occurs on contents of instructions entered in the system by said first party.

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19. A method as in claim 7, wherein the system is a computer system.

20. A method as in claim 7, wherein said entering step is performed by the second party to the transaction, and the changing and adjusting steps are performed outside the control of second party.

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1. A method of accumulating credits in payor surplus accounts from financial transactions between a payor and a payee, comprising:

entering a tendered amount into a station of a network controlled by the payee, said amount being greater than an amount due the payee;

subtracting the amount due the payee from at least a portion of the tendered amount to obtain an additional amount; and

transmitting the additional amount to a separate station forming part of a network controlled by other than the payee and, within the separate station, crediting at least a part of the additional amount into one or more of the payor surplus accounts determined by the payor.

2. A method as in claim 1, wherein the step of transmitting the additional amount includes the step of the payee crediting the additional amount to the one or more of the payor surplus accounts in the separate station of the network, wherein the separate station is in the hands of a central clearing entity, so that the payee remains neutral to the additional amounts.

3. A method as in claim 2, further comprising the step of printing out the status of said surplus accounts.

4. A method as in claim 1, further comprising assigning predetermined portions of at least one of said payor surplus accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the surplus accounts.

5. A method as in claim 1, further comprising assigning predetermined portions of at least one of said payor surplus accounts into sub accounts identifying at least one of charities, banks, and other sub accounts, at the time of crediting the surplus accounts.

6. A method as in claim 5, further comprising the step of printing out the status of said surplus account.

7. A method as in claim 5, wherein said one or more of the payor surplus accounts includes sub accounts identifying a plurality of charities, banks, and other sub accounts and the step of transmitting the additional amount includes assigning predetermined portions of the one or more of said surplus accounts to said sub accounts.

8. A system for accumulating credits in surplus accounts from financial transactions between a payor and a payee, comprising:

a network;

an entry receiving device in the network for receiving entries of an amount due the payee and an amount offered by the payor; and

a depositing station in the network, containing one of said surplus accounts, and coupled to the entry receiving device for receiving at least a portion of the amount offered beyond the amount due and representing additional amount in the one of the payor surplus account;

said entry receiving device being controlled by entities which include the payee, and said depositing station being controlled by entities other than the payee.

9. A system as in claim 8, wherein the depositing station includes payee crediting means for the payee crediting the additional amount to the one of the payor surplus accounts in the hands of a central clearing entity, so that the payee remains neutral to the additional amounts.

10. A system as in claim 9, further comprising a status printer responsive to the status of said surplus accounts.

11. A system as in claim 9, wherein said one of said surplus accounts includes sub accounts identifying a plurality of charities, bank, and other financial institutions and the depositing station assigns predetermined portions of said surplus account to said sub accounts.

12. A system as in claim 8, wherein said entry device includes calculating means for calculating the additional amount from predetermined data associated with the surplus account.

13. A system as in claim 12, further comprising a status printer responsive to the status of said surplus account.

14. A system as in claim 12, wherein said surplus account includes sub accounts identifying a plurality of charities, banks, and other financial institutions and said the depositing station assigns predetermined portions of said surplus account to said sub accounts.

15. A method, comprising:

a step of entering, in a system, a base amount of at least one transaction between a first party and a second party;



a step of changing the balance of an operating account of the first party on the basis of the amount of at least one transaction;

a step of adjusting the balance of the operating account, on the basis of at least one transaction to form a rounder amount, and the balance of at least one rounder account of the first party on the basis of the adjustment.

16. A method as in claim 7, wherein the adjusting step is performed after each the changing step.

17. A method as in claim 7, wherein the adjusting step is performed after a plurality of changing steps.

18. A method as in claim 7, wherein the step of adjusting the base amount occurs on contents of instructions entered in the system by said first party.

19. A method as in claim 7, wherein the system is a computer system.

20. A method as in claim 7, wherein said entering step is performed by the second party to the transaction, and the changing and adjusting steps are performed outside the control of second party.